

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Steven B. Smith	
Serial No.:	09/870,142	Art Unit 3692
Filing Date:	May 30, 2001	
Title:	METHOD AND SYSTEM OF MANAGING SPENDING THROUGH ACCOUNT ALLOCATION	Conf. No. 4558
Examining Attorney:	Timothy M. Harbeck	

AMENDMENT AND RESPONSE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This correspondence is responsive to the Office Action mailed March 22, 2007 for the above-referenced application. The following Amendment and Response addresses every rejection set forth in the Office Action, thus placing the application in condition for allowance. Pursuant to 37 C.F.R. § 1.111 please amend the above-referenced patent application as follows:

Amendments to the claims begins on page 2 of this document.

Remarks begin on page 8 of this document.